

GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

AGRICULTURE – Weather Based Crop Insurance Scheme (WBCIS) – Kharif-2010 – Notification for Late Planted Red Chilly (I & UI) in Warangal and Guntur Districts for implementation of the Scheme - Orders – Issued.

AGRICULTURE & CO-OPERATION (FP.II.1) DEPARTMENT

G.O.Rt.No.1275

Dated :09.09.2010.

Read the following :

1. From the Joint Secretary, Ministry of Agriculture, Dept. of A&C, GOI, New Delhi, No.13011/01/2008-Credit-II, dated :3.3.2010.
2. G.O.Rt.No.875, A & C (FP.II.1) Dept., dated : 01.07.2010.
3. From the Commissioner & Director of Agriculture, A.P., Hyderabad, Letter No.Crop.Ins.(2) 343/2010, dated : 27.08.2010.

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ORDER:

The following Notification shall be published in the A.P. State Gazette:

NOTIFICATION

The Government of Andhra Pradesh hereby notify the Late Planted Red Chilly (I & UI) in Guntur and Warangal Districts with risk acceptance upto 20.09.2010 for implementation of Weather Based Crop Insurance Scheme (WBCIS) during Kharif 2010 in Andhra Pradesh. The main features and operational modalities of the Scheme and Term Sheets from Annexure I.A to VI.B are appended to this Order.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

**RACHEL CHATTERJEE,
SPL. CHIEF SECRETARY TO GOVERNMENT.**

To

The Commissioner of Printing & Stationery (Printing Wing), Chanchalguda, Hyderabad, with a request to publish the Notification in the A.P. Extraordinary Gazette and supply 10 copies of the same.

The Commissioner & Director of Agriculture, A.P., Hyderabad.

Copy to the Deputy General Manager AIC of India Limited, Hyderabad.
Sf/Sc.

// FORWARDED :: BY ORDER//

SECTION OFFICER

Weather Based Crop Insurance Scheme Kharif-2010

THE MAIN FEATURES / OPERATIONAL MODALITIES

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation of Ministry of Agriculture, Government of India vide their letter **ref.no.13011/01/2008-credit II dated 3rd March, 2010**, Government of Andhra Pradesh is implementing WBCIS on Pilot basis during Kharif, 2010 season for Late Sown Red Chilly crop in Guntur and Warangal districts.

This is further to the G.O No.875 dated 01-07-2010 and 973 dated 20-07-2010 issued notifying WBCIS.

1. CROP NOTIFIED:

RED CHILLY (Late Sown Crop) which includes both Irrigated and Un-irrigated in the districts of **Guntur** and **Warangal** for Kharif, 2010 season

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) is annexed (annexure-III.A & III.B). In case of non availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, State Govt. Mandal level Rain gauge Stations/IMD Weather Stations will be considered for weather data updation.

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' for weather data. To the extent feasible, such Reference Unit-Area shall be restricted to Mandal for notified weather parameters.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Crop i.e., Red Chilly either Irrigated or Unirrigated in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co.op Banks, Commercial Banks including private commercial Banks, RRB's etc.,) for the Notified Crops in a Reference Unit Area.

Voluntary: For NON-LOANEE CULTIVATORS i.e. those who do not have Sanctioned Credit Limit from any Financial Institution for the Notified Crops in a Reference Unit Area.

5. PERILS COVERED:

Following are the weather perils, which are deemed to cause "Adverse Weather Incidence" affecting crop health, leading to crop loss, would be covered under the Scheme:

- i) Maximum Temperature
- ii) Deficit Rainfall
- iii) Excess Rainfall

6. RISK PERIOD : Risk period commences from 16th September, 2010 and the table containing the coverage periods at phases as given here:

Table-1: Coverage details:

S.No	Name of the cover	Phase	Period: From ---- to ----
1	High Temperature		16 th September, 2010 to 31 st October, 2010
2	Deficit Rainfall (mm)		16 th September, 2010 to 30 th November, 2010
3	Excess	Phase - 1	16 th October, 2010 to 30 th November, 2010
4	Rainfall(mm)	Phase - 2	15 th December, 2010 to 28 th February, 2011

7. RISK ACCEPTANCE PERIOD:

From the date of notification till 15th September, 2010

8. SEASONALITY DISCIPLINE: Seasonality Discipline and the broad cut-off dates are indicated below:

Table-2:

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers
1	Cut off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit – On or before 20 th September, 2010	Submission of Proposals on or before 20 th September, 2010
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 15 th October, 2010	On or before 30 th September, 2010
3	Insurance Intermediaries/Micro Insurance Agents to AIC of India Ltd.,		On or before 30 th September, 2010

9. COVERAGE PROCEDURE:

- (a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).

- (b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; Dept. of Agriculture/Horticulture, the Insurance Intermediaries, Micro Insurance Agents and Authorised Representative of AIC.
- (c) Nodal Bank Branches shall be paid by AIC a service charge of 5% on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.
- (d) Operational Modalities to the Financial Institutions are annexed here(annexure – V)

10. SUM INSURED:

Rs.75,000/- per hectare in respect of **Guntur** District and **Rs.40,000/-** in respect of **Warangal** district

Loanee Applicant Cultivator's: 'Area under cultivation' for the Notified Crop as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectre.

Non-Loanee Cultivators: The Cultivators shall declare the 'area under cultivation' for each Notified Crop in the Insurance Proposal Form. Non-loanee farmers will have flexibility to insure smaller amounts within maximum limit, but not less than 50% of maximum limit of Sum Insured.

11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

Item no 11: A ready recknor of Premium sharing, subsidy portion and farmer's Contribution is presented in the table .The farmer's contribution is exactly 50% of the premium i.e.**4.9%**of Sum insured .The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on 50:50 basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the full premium.

The premium shall be remitted through Demand Draft favoring "AIC of India, A/c no.008010200023922 payable at Hyderabad". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING PER ACRE								
Name of the Crop	S.I per Acre Rs./-	Actuarial Premium Rate	Premium Rs./-	Service Tax Rs./-	Total Premium Rs./-	Subsidy from State Govt. Rs./-	Subsidy from Govt. of India Rs./-	Farmers Contribution Rs./-
Red Chilly (Late Sown) Guntur District	30,000	9.80%	2940	303	3243	810.50	810.50	1622
Red Chilly (Late sown) Warangal District	16,000	9.80%	1568	162	1730	432.50	432.50	865

TABLE SHOWING THE PREMIUM SHARING PER HECTARE								
Name of the Crop	S.I per Acre Rs./-	Actuarial Premium Rate	Premium Rs./-	Service Tax Rs./-	Total Premium Rs./-	Subsidy from State Govt. Rs./-	Subsidy from Govt. of India Rs./-	Farmers Contribution Rs./-
Red Chilly (Late Sown) Guntur District	75,000	9.80%	7350	757	8107	2026.50	2026.50	4054
Red Chilly (Late sown) Warangal District	40,000	9.80%	3920	404	4324	1081	1081	2162

12. COMPENSATION PAY-OUT: Payout computation would be based on the notified weather parameters and the details of triggers are specified in the term sheet as shown in item 17. Maximum payout will be limited to Sum Insured.

TRIGGER WEATHER: Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of Red Chilly crop in different mandals of Guntur and Warangal Districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith (Annexure I.A to I.E & II.A to II.F)

13. SUBMISSION & STORING OF WEATHER DATA: Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept. of Govt. of Andhra Pradesh to AIC on day to day basis for the season.

REFERENCE WEATHER STATION: This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which payouts are processed.

BACK-UP WEATHER STATION: It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable for any reason. Names of both Reference and Back-up Weather Stations are detailed in annexure.

14. PAY-OUT DISBURSEMENT:

- Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.
- So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Payouts would be automatically computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank Account.

15. ADMINISTRATION OF THE SCHEME:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

16. PUBLICITY & AWARENESS:

Dept. of Agriculture/Horticulture would take up wide publicity and awareness camps in coordination with AIC to popularise the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheets contain the details of triggers for high temperature, deficiency in rainfall and excess rainfall wherever applicable.

18. LIMITATIONS & DISCLAIMERS:

- (a) The Scheme is NOT a Yield Guarantee Scheme, and is based on “Area Approach” as opposed to “Individual Approach” – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:
- (b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal statement/ declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

Enclosures:

- 1. Annexure I.A to I.E -- Termsheets for Guntur District
- 2. Annexure II.A to II.F -- Termsheets for Warangal District
- 3. Annexure III.A to III.B -- Lists of AWS/BWS for the respective districts
- 4. Annexure IV.A -- WBCIS Proposal Form
- 5. Annexure IV.B -- WBCIS Declaration Form (Loanee)
- 6. Annexure IV.C -- WBCIS Declaration Form (Non-loanee)
- 7. Annexure V -- WBCIS Guidelines for Bankers
- 8. Annexure VI.A & VI.B -- Proforma of Lists of Cultivators

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - I.A

State: District

District: **Guntur**

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal:	Bellamakonda, Krosuru, Nakarikallu, Piduguralla, Tadepalli, Tadikonda				

1. MAXIMUM TEMPERATURE

PERIOD		16-Sep	to	31-Oct
INDEX	Number of days having Maximum Temperature >			36 °C
	Range I	Range I	Payout(Rs)	
	<=	4	0	
	5	8	2500	
	9	12	5500	
	13	15	8500	
	16	>	12500	
TOTAL PAYOUT (Rs.)			12500	

2. DEFICIT RAINFALL

RAINFALL VOLUME	PERIOD	16-Sep	to	30-Nov
	TRIGGER I (<)	150	mm	
	TRIGGER II (<)	60	mm	
	EXIT	0		
	RATE I (Rs./ mm)	150.00		
	RATE II (Rs./ mm)	525.00		
	Max. Payout (Rs.)	45000		
TOTAL PAYOUT (Rs.)		45000		

3

PHASE - I				PHASE - II			
EXCESS RAINFALL (Multiple events)	PERIOD	16-Oct	to	30-Nov	15-Dec	to	28-Feb
	Consecutive Two day's RF	60	mm		40	mm	
	EXIT (mm)	120	mm		80	mm	
	Payout (Rs. / mm)	125.00			250.00		
	Max. Payout	7500			10000		
TOTAL PAYOUT (Rs.)		17500		Note: In a continuous spell of rain (over trigger) , the sum of two events would be considered. Next event will be considered from the start of break (indexing)			
TOTAL SUM INSURED (Rs.)		75000					
PREMIUM (Rs.)		7350					
PREMIUM %		9.80%					

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - I.B

State: District

District: **Guntur**

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal:	Amrathalur, Amaravati, Guntur, Mangalagiri, Pedakakani, Pedakurapadu				

1. MAXIMUM TEMPERATURE

PERIOD		16-Sep		to	31-Oct
INDEX	Number of days having Maximum Temperature > 36 °C				
	Range I	Range I	Payout(Rs)		
	<=	4	0		
	5	8	2500		
	9	12	5500		
	13	15	8500		
	16	>	12500		
TOTAL PAYOUT (Rs.)		12500			

2. DEFICIT RAINFALL

RAINFALL VOLUME	PERIOD	16-Sep	to	30-Nov
	TRIGGER I (<)	180	mm	
	TRIGGER II (<)	60	mm	
	EXIT	0		
	RATE I (Rs./ mm)	187.50		
	RATE II (Rs./ mm)	375.00		
	Max. Payout (Rs.)	45000		
TOTAL PAYOUT (Rs.)		45000		

3

PHASE - I				PHASE - II			
EXCESS RAINFALL (Multiple events)	PERIOD	16-Oct	to	30-Nov	15-Dec	to	28-Feb
	Consecutive Two day's RF	80	mm		60	mm	
	EXIT (mm)	150	mm		120	mm	
	Payout (Rs. / mm)	107.14		166.67			
	Max. Payout	7500		10000			
TOTAL PAYOUT (Rs.)		17500					
TOTAL SUM INSURED (Rs.)		75000					
PREMIUM (Rs.)		7350					

Note: In a continuous spell of rain (over trigger) , the sum of two events would be considered. Next event will be considered as a new event (index break)

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

PREMIUM %	9.80%
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Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - I.C

State: District

District: Guntur

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal:	Achampeta, Chebrole, Chilakaluripet, Durgi, Machavaram, Medikonduru, Muppala, Phirangipuram, Prathipadu, Sattenapalli, Pedanandipadu				

1. MAXIMUM TEMPERATURE

PERIOD	16-Sep	to	31-Oct
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INDEX	Number of days having Maximum Temperature >	36 °C
	Range I	Range I Payout(Rs)
	<= 4	0
	5	8 2500
	9	12 5500
	13	15 8500
	16	> 12500

TOTAL PAYOUT (Rs.)	12500
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2. DEFICIT RAINFALL

RAINFALL VOLUME	PERIOD	16-Sep	to	30-Nov
	TRIGGER I (<)	120	mm	
	TRIGGER II (<)	60	mm	
	EXIT	0		
	RATE I (Rs./ mm)	225.00		
	RATE II (Rs./ mm)	525.00		
	Max. Payout (Rs.)	45000		

TOTAL PAYOUT (Rs.)	45000
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3.

EXCESS RAINFALL (Multiple events)	PHASE - I		PHASE - II	
	PERIOD	16-Oct	to	30-Nov
	Consecutive Two day's RF	80	mm	15-Dec
	EXIT (mm)	150	mm	to 28-Feb
	Payout (Rs. / mm)	107.14		
	Max. Payout	7500		

TOTAL PAYOUT (Rs.)	17500
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TOTAL SUM INSURED (Rs.)	75000
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Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a

PREMIUM (Rs.)	7350
PREMIUM %	9.80%

would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - I.D

State: District

District: **Guntur**

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal:	Bapatla, Bollapalle, Dacheepalli, Adlapadu, Gurajala, Ipur, Karempudi, Narasaraopeta, Ponnur, Rajupalem, Rompicherla, Thulur, Vatticherikulu, Kakumanu				

1. MAXIMUM TEMPERATURE

PERIOD	16-Sep	to	31-Oct
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INDEX	Number of days having Maximum Temperature >	36 °C		
		Range I	Range I	Payout(Rs)
		<= 4		0
		5	8	2500
		9	12	5500
		13	15	8500
		16	>	12500

TOTAL PAYOUT (Rs.)	12500
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2. DEFICIT RAINFALL

RAINFALL VOLUME	PERIOD	16-Sep	to	30-Nov
	TRIGGER I (<)	150	mm	
	TRIGGER II (<)	50	mm	
	EXIT	0		
	RATE I (Rs./ mm)	187.50		
	RATE II (Rs./ mm)	525.00		
	Max. Payout (Rs.)	45000		

TOTAL PAYOUT (Rs.)	45000
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3	EXCESS RAINFALL (Multiple events)	PHASE - I			PHASE - II			
		PERIOD	16-Oct	to	30-Nov	15-Dec	to	28-Feb
		Consecutive Two day's RF	80		mm	60		mm
		EXIT (mm)	150		mm	120		mm
		Payout (Rs. / mm)			107.14			166.67
		Max. Payout	7500			10000		

TOTAL PAYOUT (Rs.)	17500
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Note: In a continuous spell of more than two days(with indexed RF over trigger) the sum of two consecutive days with highest rainfall

TOTAL SUM INSURED (Rs.)	75000
PREMIUM (Rs.)	7350
PREMIUM %	9.80%

over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - I.E

State: District

District: **Guntur**

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal:	Macherla, Nandendla, Nuzendla, Rentachintala, Savalyapuram, Veldurathi, Vinukonda				

1. MAXIMUM TEMPERATURE

PERIOD	16-Sep	to	31-Oct
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INDEX	Number of days having Maximum Temperature > 36 °C		
	Range I	Range I	Payout(Rs)
	<=	4	0
	5	8	2500
	9	12	5500
	13	15	8500
	16	>	12500

TOTAL PAYOUT (Rs.)	12500
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2. DEFICIT RAINFALL

RAINFALL VOLUME	PERIOD	16-Sep	to	30-Nov
	TRIGGER I (<)	150	mm	
	TRIGGER II (<)	60	mm	
	EXIT	0		
	RATE I (Rs./ mm)	180.00		
	RATE II (Rs./ mm)	480.00		
	Max. Payout (Rs.)	45000		

TOTAL PAYOUT (Rs.)	45000
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3.

EXCESS RAINFALL (Multiple events)	PHASE - I		PHASE - II	
	PERIOD	16-Oct	to	30-Nov
	Consecutive Two day's RF	60	mm	
	EXIT (mm)	120	mm	
	Payout (Rs. / mm)	125.00		
	Max. Payout	7500		
			15-Dec	to 28-Feb
			40	mm
			80	mm
			250.00	
			10000	

TOTAL PAYOUT (Rs.)	17500
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TOTAL SUM INSURED (Rs.)	75000
PREMIUM (Rs.)	7350
PREMIUM %	9.80%

Note: In a continuous spell of more than two days (with indexed K_r over trigger), the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger).

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - II.A

State: District

District: **WARANGAL**

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal :	Bhoopalpally, Chennaroopet, Chityal, Duggondi, Etunagaram, Gudur, Kothagudem, Mulugu, Narsampet, Nallaballi, Parkal, Shyampet, Venkatapur, Tadval & Govindrapet				

1. MAXIMUM TEMPERATURE

PERIOD		16-Sep	to	31-Oct
INDEX	Number of days having Maximum Temperature > 37 °C			
	Range I	Range II	Payout(Rs.)	
	<=	4	0	
5		8	1000	
9		12	2000	
13		15	3500	
16		>	5000	
TOTAL PAYOUT (Rs.)		5000		

2. DEFICIT RAINFALL

2A. RAINFALL VOLUME

PERIOD	16-Sep	to	30-Nov
TRIGGER I (<)	120	mm	
TRIGGER II (<)	50	mm	
EXIT	0		
RATE I (Rs./ mm)	100.00		
RATE II (Rs./ mm)	360.00		
Max. Payout (Rs.)	25000		
TOTAL PAYOUT (Rs.)		25000	

3

EXCESS RAINFALL (Multiple events)	PERIOD	16-Oct	to	30-Nov	15-Dec	to	28-Feb
	Consecutive Two day's RF	80	mm		60	mm	
	EXIT (mm)	150	mm		120	mm	
	Payout (Rs. / mm)	57.14			100.00		
	Max. Payout	4000			6000		

TOTAL PAYOUT (Rs.)	10000
TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3920
PREMIUM %	9.80%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - II.B

State: District

District: **WARANGAL**

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal :	Bacchanpet, Dorkanal, Ghanapur Station, Khanapur, Rayaparthi, Zafrabad				

1. MAXIMUM TEMPERATURE

PERIOD		16-Sep	to	31-Oct
INDEX	Number of days having Maximum Temperature >			37 °C
	Range I	Range II	Payout(Rs)	
	<=	4	0	
5		8	1000	
9		12	2000	
13		15	3500	
16		>	5000	
TOTAL PAYOUT (Rs.)			5000	

2. DEFICIT RAINFALL

2A. RAINFALL VOLUME

PERIOD	16-Sep	to	30-Nov
TRIGGER I (<)	110	mm	
TRIGGER II (<)	50	mm	
EXIT	0		
RATE I (Rs./ mm)	100.00		
RATE II (Rs./ mm)	380.00		
Max. Payout (Rs.)	25000		
TOTAL PAYOUT (Rs.)		25000	

3

EXCESS RAINFALL (Multiple events)

PHASE - I				PHASE - II		
PERIOD	16-Oct	to	30-Nov	15-Dec	to	28-Feb
Consecutive Two day's RF TRIGGER (>)	80		mm	40		mm
EXIT (mm)	150		mm	80		mm
Payout (Rs. / mm)	57.14			150.00		
Max. Payout	4000			6000		
TOTAL PAYOUT (Rs.)		10000				
TOTAL SUM INSURED (Rs.)		40000				
PREMIUM (Rs.)		3920				
PREMIUM %		9.80%				

Note: In a continuous spell (over trigger) , the sum of two would be considered. Next e break (index

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - II.C

State: District

District: **WARANGAL**

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal :	Atmakur, Geesugonda, Hanmakonda, Korvi, Nekkonda, Nellikuduru, Parvathagiri, Regonda, Sangem, Warangal				

1. MAXIMUM TEMPERATURE

PERIOD		16-Sep	to	31-Oct
INDEX	Number of days having Maximum Temperature > 37 °C			
	Range I	Range II	Payout(Rs)	
	<=	4	0	
	5	8	1000	
	9	12	2000	
	13	15	3500	
	16	>	5000	
TOTAL PAYOUT (Rs.)			5000	

2. DEFICIT RAINFALL

2A.

RAINFALL VOLUME	PERIOD	16-Sep	to	30-Nov
	TRIGGER I (<)	110	mm	
	TRIGGER II (<)	50	mm	
	EXIT	0		
	RATE I (Rs./ mm)	150.00		
	RATE II (Rs./ mm)	320.00		
	Max. Payout (Rs.)	25000		
TOTAL PAYOUT (Rs.)		25000		

3

		PHASE - I		PHASE - II			
EXCESS RAINFALL (Multiple events)	PERIOD	16-Oct	to	30-Nov	15-Dec	to	28-Feb
	Consecutive Two day's RF TRIGGER (>)	80	mm		40	mm	
	EXIT (mm)	150	mm		80	mm	
	Payout (Rs. / mm)	57.14			150.00		
	Max. Payout	4000			6000		
	TOTAL PAYOUT (Rs.)		10000		Note: In a continuous spell over trigger) , the sum of two would be considered. Next event will be considered as a new break (index)		
TOTAL SUM INSURED (Rs.)		40000					
PREMIUM (Rs.)		3920					
PREMIUM %		9.80%					

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - II.D

State: District

District: **WARANGAL**

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal :	Kesamundram, Mangapet, Mahaboobabad, Mulugu Ghanpur, Thorur				

1. MAXIMUM TEMPERATURE

PERIOD		16-Sep	to	31-Oct
INDEX	Number of days having Maximum Temperature > 37 °C			
	Range I	Range II	Payout(Rs)	
	<=	4	0	
5		8	1000	
9		12	2000	
13		15	3500	
16		>	5000	
TOTAL PAYOUT (Rs.)			5000	

2. DEFICIT RAINFALL

2A. RAINFALL VOLUME

PERIOD	16-Sep	to	30-Nov
TRIGGER I (<)	120	mm	
TRIGGER II (<)	60	mm	
EXIT	0		
RATE I (Rs./ mm)	100.00		
RATE II (Rs./ mm)	316.67		
Max. Payout (Rs.)	25000		
TOTAL PAYOUT (Rs.)		25000	

3

EXCESS RAINFALL (Multiple events)	PHASE - I			PHASE - II			
	PERIOD	16-Oct	to	30-Nov	15-Dec	to	28-Feb
	Consecutive Two day's RF						
	TRIGGER (>)	80	mm		40	mm	
	EXIT (mm)	150	mm		80	mm	
	Payout (Rs. / mm)	57.14			150.00		
	Max. Payout	4000			6000		
TOTAL PAYOUT (Rs.)		10000					
TOTAL SUM INSURED (Rs.)		40000					
PREMIUM (Rs.)		3920					
PREMIUM %		9.80%					

Note: In a continuous spell (over trigger) , the sum of two would be considered. Next break (index)

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - II.E

State: District

District: **WARANGAL**

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal :	Cherial, Deveruppala, Dharmasagar, Hasanparthy, Kodakandla, Jangaon, Lingalaghanpur, Mogullapally, Marripeda, Maddur, Narasimhalupet, Narmetta, Palakurthy, Wardhannapet				

1. MAXIMUM TEMPERATURE

PERIOD		16-Sep	to	31-Oct
INDEX	Number of days having Maximum Temperature > 37 °C			
	Range I	Range II	Payout(Rs.)	
	<=	4	0	
	5	8	1000	
	9	12	2000	
	13	15	3500	
	16	>	5000	
TOTAL PAYOUT (Rs.)			5000	

2. DEFICIT RAINFALL

2A. RAINFALL VOLUME

PERIOD	16-Sep	to	30-Nov
TRIGGER I (<)	120	mm	
TRIGGER II (<)	60	mm	
EXIT	0		
RATE I (Rs./ mm)	100.00		
RATE II (Rs./ mm)	316.67		
Max. Payout (Rs.)	25000		
TOTAL PAYOUT (Rs.)		25000	

3

EXCESS RAINFALL (Multiple events)	PERIOD	16-Oct	to	30-Nov	15-Dec	to	28-Feb
	Consecutive Two day's RF						
	TRIGGER (>)	80	mm		40	mm	
	EXIT (mm)	150	mm		80	mm	
	Payout (Rs. / mm)	57.14			150.00		
	Max. Payout	4000			6000		

TOTAL PAYOUT (Rs.)	10000
--------------------	-------

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3920
PREMIUM %	9.80%

Note: In a continuous spell over trigger) , the sum of two would be considered. Next break (index

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - II.F

State: District

District: **WARANGAL**

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal:	Raghunathapally				

1. MAXIMUM TEMPERATURE

PERIOD		16-Sep	to	31-Oct
INDEX	Number of days having Maximum Temperature > 37 °C			
	Range I	Range II	Payout(Rs)	
	<=	4		0
5		8		1000
9		12		2000
13		15		3500
16		>		5000
TOTAL PAYOUT (Rs.)			5000	

2. DEFICIT RAINFALL

2A. RAINFALL VOLUME

PERIOD	16-Sep	to	30-Nov
TRIGGER I (<)	140	mm	
TRIGGER II (<)	60	mm	
EXIT	0		
RATE I (Rs./ mm)	120.00		
RATE II (Rs./ mm)	256.67		
Max. Payout (Rs.)	25000		
TOTAL PAYOUT (Rs.)		25000	

3

EXCESS RAINFALL (Multiple events)

PHASE - I				PHASE - II		
PERIOD	16-Oct	to	30-Nov	15-Dec	to	28-Feb
Consecutive Two day's RF TRIGGER (>)	80		mm	40		mm
EXIT (mm)	150		mm	80		mm
Payout (Rs. / mm)	57.14			150.00		
Max. Payout	4000			6000		
TOTAL PAYOUT (Rs.)			10000			
TOTAL SUM INSURED (Rs.)			40000			
PREMIUM (Rs.)			3920			
PREMIUM %			9.80%			

Note: In a continuous spell (over trigger) , the sum of two would be considered. Next e break (index

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Chilly Crop in Guntur Dist,Kharif,'10

List of RUA - RWS - BWS

S.No	Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	Ponnur	Ponnur	Kakumanu
2	Tadepalli	Tadepalli	Mangalagiri
3	Savalyapuram	Savalyapuram	Vinukonda
4	Mangalagiri	Mangalagiri	Tadepalli
5	Kakumanu	Kakumanu	Ponnur
6	Pedakakani	Pedakakani	Guntur
7	Chebrole	Chebrole	Vatticherukuru
8	Nakarikallu	Nakarikallu	Piduguralla
9	Nuzendla	Nuzendla	Vinukonda
10	Ipur	Ipur	Bollapalli
11	Guntur	Guntur	Tadikonda
12	Rompicherla	Rompicherla	Nakarikallu
13	Thullur	Thullur	Amaravati
14	Vinukonda	Vinukonda	Savalyapuram
15	Pedanandipadu	Pedanandipadu	Kakumanu
16	Narasaraopeta	Narasaraopeta	Muppalla
17	Muppalla	Muppalla	Sattenapalli
18	Phirangipuram	Phirangipuram	Medikonduru
19	Rajupalem	Rajupalem	Bellamkonda
20	Edlapadu	Marripalem	Nadendla
21	Bellamkonda	Bellamkonda	Achampeta
22	Chilakaluripet	Chilakaluripet	Marripalem
23	Amaravati	Amaravati	Pedakurapadu
24	Prathipadu	Prathipadu	Vatticherukuru
25	Vatticherukuru	Vatticherukuru	Chebrole
26	Krosuru	Krosuru	Achampeta
27	Achampeta	Achampeta	Bellamkonda
28	Tadikonda	Tadikonda	Medikonduru
29	Medikonduru	Medikonduru	Phirangipuram
30	Nadendla	Nadendla	Prattipadu
31	Piduguralla	Piduguralla	Machavaram
32	Machavaram	Machavaram	Dachepalli
33	Karempudi	Karempudi	Gurajala
34	Pedakurapadu	Pedakurapadu	Krosuru
35	Dachepalli	Dachepalli	Machavaram
36	Rentachintala	Rentachintala	Macherla
37	Sattenapalli	Sattenapalli	Muppalla
38	Bollapalle	Bollapalle	Ipuru
39	Macherla	Macherla	Veldurthi
40	Durgi	Durgi	Macherla
41	Gurajala	Gurajala	Rentachintala
42	Veldurthi	Veldurthi	Durgi

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Chilly & Cotton Crops in Warangal Dist,Kharif,'10

- List of RUA - RWS - BWS

S.No	Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	Athmakur	Athmakur	Hasanparthy
2	Bachannapet	Bachannapet	Jangaon
3	Bhupalpally	Bhupalpally	Venkatapur
4	Chennaraopet	Chennaraopet	Nekkonda
5	Cheriyal	Cheriyal	Bachannapet
6	Chityal	Chityal	Mogullapally
7	Devaruppula	Devaruppula	Lingala Ghanpur
8	Dharmasagar	Dharmasagar	Ghanpur (Stn)
9	Dornakal	Dornakal	Kuravi
10	Duggondi	Duggondi	Narsampet
11	Eturnagaram	Eturnagaram	Tadvai
12	Geesugonda	Geesugonda	Hanamkonda
13	Ghanpur (M)	Ghanpur (M)	Venkatapur
14	Ghanpur (Stn)	Ghanpur (Stn)	Zaffergadh
15	Govindaraopet	Govindaraopet	Venkatapur
16	Gudur	Gudur	Chennaraopet
17	Hanamkonda	Hanamkonda	Dharmasagar
18	Hasanparthy	Hasanparthy	Hanamkonda
19	Jangaon	Jangaon	Raghunathpalli
20	Kesamudram	Kesamudram	Gudur
21	Khanapur	Khanapur	Chennaraopet
22	Kodakandla	Kodakandla	Palakurthy
23	Kothagudem	Kothagudem	Khanapur
24	Kuravi	Kuravi	Mahabubabad
25	Lingala Ghanpur	Lingala Ghanpur	Raghunathpalli
26	Maddur	Maddur	Narmetta
27	Mahabubabad	Mahabubabad	Kesamudram
28	Mangapet	Mangapet	Tadvai
29	Maripeda	Maripeda	Narsimhulapet
30	Mogullapally	Mogullapally	Parkal
31	Mulugu	Mulugu	Govindaraopet
32	Nallabelly	Nallabelly	Mulugu
33	Narmetta	Narmetta	Ghanpur (Stn)
34	Narsampet	Narsampet	Khanapur
35	Narsimhulapet	Narsimhulapet	Thorrur
36	Nekkonda	Nekkonda	Parvathagiri
37	Nellikuduru	Nellikuduru	Thorrur
38	Palakurthy	Palakurthy	Devaruppula
39	Parkal	Parkal	Regonda
40	Parvathagiri	Parvathagiri	Wardhannapet
41	Raghunathpalli	Raghunathpalli	Ghanpur (Stn)
42	Raiparthy	Raiparthy	Palakurthy
43	Regonda	Regonda	Ghanpur (M)
44	Sangem	Sangem	Wardhannapet
45	Shayampet	Shayampet	Athmakur
46	Tadvai	Tadvai	Govindaraopet
47	Thorrur	Thorrur	Raiparthy
48	Venkatapur	Venkatapur	Mulugu
49	Warangal	Warangal	Hanamkonda
50	Wardhannapet	Wardhannapet	Raiparthy
51	Zaffergadh	Zaffergadh	Wardhannapet

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED**Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001****WEATHER BASED CROP INSURANCE SCHEME****(Annexure – IV.A)****(‘Micro Insurance Product’)****Insurance Proposal Form**

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

1. Details of Cultivator:

Name :	Name of Father/Husband :
Address for Communication, with contact Phone No.	Bank Name : Account No. :
Bank Branch & Address	

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date:

Signature of Cultivator / Proposer

-----**(For use by the Bank / PACS / Insurance Intermediary)**-----

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Rs.)	Service Tax @ 10.30% (Rs.)	Gross Premium (Rs.)

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy except any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Head Office: 13th Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110 001

(Annexure – IV.A Contd...)

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.
2. Please complete the Proposal Form in all respects.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

FROM:

TO:

(Address of Nodal Bank with Contact Number)

Agriculture Insurance Company of India
Limited (AIC), 8th Floor, United India Towers,
Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** _____ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
 - i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the 'Schedule' below are included, and
 - ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank's

Authorized Signatory :

Designation :

Signature and Seal

of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank:**NODAL BANK CODE :**

State: _____ Season: _____ Year: _____ Crop: _____

Page 10

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

1

Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

R W Station: _____
(as per Notification)

Sum Insured per Hectare for Notified Crop: _____

Applicable Net Premium Rate:_____

(After adjusting Subsidy)

Category of Cultivators		No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (4) (S.I per ha X Area)	Net Premium (Rs.) (after subsidy) (5)	Service Tax on Net Premium (Rs.) i.e. @ 10.30 % (6)	Premium Remitted (Rs.) (7) (7 = 5 + 6)
(1)		(2)	(3)				
1	Small/Marginal Cultivators						
2	Other Cultivators						
TOTAL							

DD / Cheque No:_____ **DD / Cheque Date:** _____ **DD / Cheque Amount:**_____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER							
---------------------------	--	--	--	--	--	--	--

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The Bank branches/PACs shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme (WBCIS)
Declaration Form (NON-LOANEE)

FROM:

TO:

(Address of Nodal Bank with Contact Number)

Agriculture Insurance Company of India Limited (AIC), 8th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season** _____ within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACs under our jurisdiction, that
- All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and
 - All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at _____ this _____ day of _____

Name of the Nodal Bank's

Authorized Signatory :

Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: _____ Season: _____ Year: _____ Crop: _____

District: _____ Reference Unit Area: _____ R W Station: _____
(as per Notification) (as per Notification)

Sum Insured for insured Crop per Hectare: _____

Applicable Net Premium Rate: _____
(After adjusting Subsidy)

Category of Cultivators (1)	No. of Cultivators (2)	Declared Sown Area (Hectares) (3)	Sum Insured (Rs.) (S.I. per Ha. X Area) (4)	Net Premium (Rs.) (after subsidy) (5)	Service Tax on Net Premium (Rs.) i.e. @ 10.30 % (6)	Premium Remitted (Rs.) (7) (7 = 5 + 6)
1 Small/Marginal Cultivators						
2 Other Cultivators						
TOTAL						

DD / Cheque No: _____ DD / Cheque Date: _____ DD / Cheque Amount: _____

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

CERTIFICATE NUMBER

RECEIPT NO.

DATE RECEIVED

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

**Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form
(Non Loanee)**

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
 - (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
 - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
 - (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
 - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
 - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.



Agriculture Insurance Company of India Limited

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WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS – Kharif, 2010 in respect of Late sown Red Chilly crop in Guntur and Warangal Districts.

1. Weather Based Crop Insurance Scheme for Kharif, 2010 season for **Red Chilly** crop in Guntur and Warangal districts is being implemented. This is further to the notification G.O.No.875 dated 01-07-2010 issued covering normal sown Red Chilly crop in these districts. The Loanee farmers would be covered under the Pilot WBCIS on Compulsory basis which is mandatory as per Govt. of India guidelines whereas it is voluntary for Non-loanee farmers.
2. Non-loanee farmers interested in the pilot WBCIS for the notified crops in the above mentioned districts can insure their crops through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
3. The sum insured is pre-defined & fixed per acre or hectare. In the declaration, the extent of area to be reported is in consolidated figures of hectares.
4. **The criteria for covering Loanee Farmers:**
 - a) All those farmers eligible for availing loans for Kharif season i.e., up to 15th July, 2010 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.
 - b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., Rs.75,000/- per hectare (Rs.20,000/- per acre) in respect of Guntur district and Rs.40,000/- per hectare (Rs.16,000/- per acre) in respect of Warangal district, 'Area under cultivation' for the notified crop as already declared by Loanee Farmer in the loan application from for the purpose of fixing his/her 'Maximum Borrowing Limit' (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the actual sum insured to be treated for payment of premium.

- c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed as on the cut-off date prescribed for the purpose i.e., 15th September, 2010 shall be insured under the pilot WBCIS, based on acreage declared, multiplied by Acreage Sum Insured.
5. In case of Non-loanee farmers, the farmers shall declare the 'area under cultivation' for each Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared area multiplied by sum insured per acre or hectare as the case may be.
6. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rainguage Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
7. Copies of the 'Proposal Form', 'Loanee Declaration Format', 'Non-loanee Declaration Format' and 'Non-loanee Declaration Format for Insurance Intermediary' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid 5% of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
8. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.
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AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WEATHER BASED CROP INSURANCE SCHEME, KHARIF, 2010 - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure - VI.B

Name of the Bank & Branch:

Crop: **RED CHILLY** (Late sown crop)

NON LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenant Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Rs./-	S.B A/c No. & details of farmer: Name of Bank, Branch Address & A/c.No.
1										
2										
3										
4										
5										
6										
7										
8										

Authorised Signatory:

Place:

Date:

RACHEL CHATTERJEE
SPECIAL CHIEF SECRETARY TO GOVERNMENT